

Table I.F.2 Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2015

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	1,541	1,987	1,843	2,056	1,719	1,248	1,964	1,451
Industry group **								
Agric., fish., forest.	2,245	2,280	--	2,107	2,693	1,888	2,457	2,175
Mining and manufacturing	1,403	1,895	1,809	1,939	1,564	1,102	1,963	1,320
Construction	1,918	2,099	2,133	2,141	1,821	1,293	2,118	1,769
Utilities and transp.	1,476	2,051	1,601	2,174	2,072	1,302	1,918	1,434
Wholesale trade	1,580	2,077	1,931	2,070	1,600	1,203	1,988	1,445
Fin. svcs. and real estate	1,552	1,992	2,154	2,299	1,618	1,380	2,027	1,486
Retail trade	1,658	1,926	2,046	2,065	1,986	1,455	2,069	1,591
Professional services	1,428	1,957	1,634	1,970	1,626	1,086	1,849	1,336
Other services	1,642	1,967	1,802	2,105	1,960	1,324	1,926	1,570
Ownership								
For profit, incorporated	1,563	2,106	1,889	2,080	1,765	1,287	2,026	1,465
For profit, unincorporated	1,635	1,836	1,861	2,078	1,695	1,270	1,887	1,547
Nonprofit	1,352	1,424	1,416	1,907	1,602	983	1,600	1,320
Age of firm								
Less than 5 years	2,021	2,049	1,806	2,235	1,813	1,648	2,024	2,017
5-9 years	1,952	1,931	1,684	2,152	1,925	1,615	1,931	1,971
10-19 years	1,930	2,200	1,962	2,129	1,919	1,369	2,096	1,825
20 or more years	1,438	1,863	1,814	1,975	1,649	1,241	1,887	1,381
Multi/single status								
2 or more locations	1,358	--	1,772	2,102	1,614	1,248	1,887	1,347
1 location only	1,918	1,983	1,849	2,043	1,858	1,255	1,970	1,866
Percent full-time employees								
Less than 25%	1,759	2,334	1,924	1,789	1,801	1,622	1,968	1,708
25-49 %	1,685	2,102	1,774	2,135	2,173	1,371	1,961	1,649
50-74 %	1,629	1,781	2,145	2,170	1,874	1,381	1,968	1,563
75% or more	1,517	2,011	1,806	2,046	1,673	1,213	1,963	1,418
Union presence								
No union employees	1,640	2,003	1,862	2,082	1,769	1,326	1,984	1,549
Has union employees	1,097	1,308	1,292	1,510	1,261	1,052	1,323	1,090
Percent low-wage employees								
50% or more low-wage	1,823	1,871	1,818	2,264	2,140	1,585	2,049	1,792
Less than 50% low-wage	1,499	2,000	1,845	2,029	1,648	1,193	1,955	1,396

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

User note: for the 2015 data the upper edit bound for the individual deductible amount was recalibrated, causing the average individual deductible per enrollee, in single coverage in health insurance plans that had a deductible, to increase by about five percent at the national level.

Table I.F.2 Standard errors for average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2015

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	16.02	59.87	58.50	44.40	38.85	19.05	34.79	17.70
Industry group **								
Agric., fish., forest.	312.24	522.34	--	502.26	801.84	326.62	313.39	399.59
Mining and manufacturing	37.44	222.78	154.96	96.71	84.07	39.21	95.09	39.57
Construction	104.48	195.56	265.71	172.98	240.48	196.36	143.20	145.00
Utilities and transp.	100.84	238.76	211.18	335.50	197.73	119.65	236.70	107.13
Wholesale trade	52.46	155.85	156.92	153.73	99.65	58.94	94.68	60.79
Fin. svcs. and real estate	45.09	299.35	266.57	158.31	109.89	48.66	154.39	45.71
Retail trade	41.36	121.00	154.91	108.22	151.25	51.02	85.65	45.86
Professional services	26.48	82.45	75.75	80.50	60.38	27.92	57.26	28.84
Other services	43.84	142.78	132.38	122.51	104.56	51.41	78.06	50.55
Ownership								
For profit, incorporated	19.18	75.66	68.78	51.88	51.97	22.29	41.27	21.17
For profit, unincorporated	46.42	105.33	137.20	119.13	108.03	57.69	79.76	55.22
Nonprofit	38.28	149.40	153.30	132.18	63.29	40.14	119.83	39.77
Age of firm								
Less than 5 years	93.22	150.07	141.37	152.26	259.09	277.21	106.19	159.60
5-9 years	88.40	137.67	137.58	135.53	212.80	240.27	91.57	146.37
10-19 years	54.13	138.13	132.24	102.34	106.82	98.37	77.38	72.37
20 or more years	16.88	82.06	76.61	55.57	41.49	19.49	45.74	17.91
Multi/single status								
2 or more locations	17.21	--	111.91	79.63	40.68	19.18	88.48	17.42
1 location only	31.71	60.17	62.23	52.32	72.07	145.39	36.99	51.52
Percent full-time employees								
Less than 25%	75.74	241.09	177.24	183.66	204.87	86.77	167.65	84.97
25-49 %	60.29	230.82	232.28	224.41	160.13	55.54	127.81	65.89
50-74 %	45.49	108.26	283.38	151.59	113.75	48.50	121.59	48.83
75% or more	18.05	71.16	57.00	48.41	43.32	21.84	37.87	19.99
Union presence								
No union employees	18.07	60.92	59.84	45.21	40.71	23.51	35.38	20.59
Has union employees	28.73	202.82	213.65	206.18	110.53	28.94	140.71	29.23
Percent low-wage employees								
50% or more low-wage	45.09	121.68	152.99	132.66	114.84	54.25	100.83	49.44
Less than 50% low-wage	16.96	65.13	61.47	47.09	40.81	19.58	36.96	18.60

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2015 Medical Expenditure Panel Survey-Insurance Component.

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